

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Francis Rayner
 Terri Rayner
 Debtors

Case No. 18-13052-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Mar 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2019.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Road, Clifton Heights, PA 19018-2511
 14102922 +Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
 14102926 +Citibankna, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14102927 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 14102935 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 14161170 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 14102936 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
 14102938 +Peoples Credit Co, 1164 Se 82nd, Portland, OR 97216-1202
 14113234 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., c/o Midland Mortgage, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1538
 14129109 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, P O BOX 8973, MADISON, WI 53708-8973
 14102940 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
 14102939 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 08 2019 02:49:11 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 08 2019 02:48:45 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 08 2019 02:49:02 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14102923 +E-mail/Text: bsimmons@amsher.com Mar 08 2019 02:49:15 AmSher Collection Srv, 4524 Southlake Parkway, Ste 15, Hoover, AL 35244-3271
 14102925 +E-mail/Text: compliance@contractcallers.com Mar 08 2019 02:49:30 CCI/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St Ste 302, Augusta, GA 30901-4415
 14102924 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 08 2019 02:53:26 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14102928 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 08 2019 02:48:32 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
 14102929 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 08 2019 02:48:32 Comenitycapital/modell, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14102930 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 08 2019 02:48:32 Comenitycb/modellvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14102931 +E-mail/PDF: creditonebknofications@resurgent.com Mar 08 2019 02:53:29 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 14102932 +E-mail/PDF: pa_dc_ed@navient.com Mar 08 2019 02:53:27 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 14117664 E-mail/Text: mrdiscen@discover.com Mar 08 2019 02:48:26 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14102933 +E-mail/Text: mrdiscen@discover.com Mar 08 2019 02:48:26 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14102934 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 08 2019 02:49:19 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
 14163294 E-mail/PDF: resurgentbknofications@resurgent.com Mar 08 2019 02:53:41 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14163293 E-mail/PDF: resurgentbknofications@resurgent.com Mar 08 2019 02:53:28 LVNV Funding, LLC its successors and assigns as, assignee of Providian National Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14126648 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 08 2019 02:48:52 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14102937 +E-mail/PDF: pa_dc_claims@navient.com Mar 08 2019 02:53:40 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 14177771 E-mail/PDF: pa_dc_claims@navient.com Mar 08 2019 02:53:40 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
 14130918 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 08 2019 02:53:52 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14164266 E-mail/PDF: resurgentbknofications@resurgent.com Mar 08 2019 02:53:29 PYOD, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
 14163292 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 08 2019 02:53:53 PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 14161428 E-mail/Text: bnc-quantum@quantum3group.com Mar 08 2019 02:48:33 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-2

User: DonnaR
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: Mar 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14106846 E-mail/Text: bnc-quantum@quantum3group.com Mar 08 2019 02:48:33
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
14109371 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 08 2019 02:53:29 T Mobile/T-Mobile USA Inc,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14102942 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 08 2019 02:48:23
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,
Weldon Springs, MO 63304-2225
14102941 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 08 2019 02:48:23
Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500,
Weldon Springs, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
J100@ecfcbis.com
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
MICHAEL T. MALARICK on behalf of Trustee WILLIAM C. MILLER, Esq. michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Francis Rayner and Terri Rayner, :
Debtors. : Bankruptcy No. 18-13052-MDC

ORDER

AND NOW, by Order dated December 11, 2018 (the “Show Cause Order”),¹ the Court scheduled a hearing for January 9, 2019, to consider whether this bankruptcy case should be dismissed for the Debtors’ failure to appear at two scheduled meetings of creditors pursuant to 11 U.S.C. §341 (the “§341 Meeting”).

AND, by Order dated January 9, 2019, the Court directed the Debtors to appear at a rescheduled §341 Meeting on March 1, 2019 (the “§341 Order”).²

AND, the §341 Order provided that a continued hearing on the Show Cause Order would be held on March 6, 2019, for the purpose of determining whether the Debtors complied with the terms of the §341 Order and whether the Court should dismiss the Debtors’ case (the “Continued Show Cause Hearing”).

AND, the Debtors failed to appear at rescheduled §341 Meeting and the Continued Show Cause Hearing.

AND, the Debtors, collectively, have previously filed eight cases under chapters 7 or 13 of the Bankruptcy Code, 11 U.S.C. §101 *et seq.*

It is hereby **ORDERED** that

1. The above-captioned bankruptcy case is hereby **DISMISSED**.
2. In light of the Debtors’ numerous filings, the Court retains jurisdiction to determine

¹ Bankr. Docket No. 59.

² Bankr. Docket No. 62.

whether an order should be entered barring the Debtors from filing another bankruptcy case without first obtaining permission from the Court (“Bar Order”).

3. A hearing to determine whether a Bar Order should be entered is scheduled for **March 27, 2019, at 10:30 a.m.**, in **Bankruptcy Courtroom No. 2, Robert N.C. Nix Federal Building & Courthouse, 900 Market Street, 2nd Floor, Philadelphia, Pennsylvania** (the “Bar Order Hearing”).

4. The Court may enter a Bar Order if the Debtors fail to appear at the Bar Order Hearing.

Dated: March 7, 2019



MAGDELINE D. COLEMAN
UNITED STATES BANKRUPTCY JUDGE

Michael T. Malarick, Esquire
Michael T. Malarick, Esq. PC
2211 Chichester Avenue, Suite 201-B
Boothwyn, PA 19061

Christine C. Shubert, Esquire
821 Wesley Avenue
Ocean City, NJ 08226

United States Trustee
833 Chestnut Street, Suite 500
Philadelphia, PA 19107